

Information to identify the case:

Debtor 1	Penni L. Eason	Social Security number or ITIN	xxx-xx-4516
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17956-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Penni L. Eason
aka Penni Eason, aka Penni L. Taliaferro, aka
Penny Eason, aka Penni Talliaferro

10/27/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Penni L. Eason
Debtor(s)

Case No. 17-17956-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 27, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db	Penni L. Eason, 73 Stanwick Ct, Somerset, NJ 08873-4411
cr	+ SN Servicing Corporation, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 85 Broad St, 85 Broad St, New York, NY 10004-2434
517065156	+ Bradshaw Properties LLC, c/o Jeremy Doppelt Realty Management, L., Suite 502, 408 Main Street, Boonton, NJ 07005-3701
516776293	Bradshaw Properties, LLC, c/o Jeremy Doppelt Realty Management, 408 Main St Ste 502, Boonton, NJ 07005-3701
516776294	Capital One / HSN, PO Box 182120, Columbus, OH 43218-2120
516776295	Capital One Bank, PO Box 98872, Las Vegas, NV 89193-8872
516776299	+ Lyons, Doughty Veldhuis, P.C., 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
516776301	Northstar Location Services, LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
516776302	Phillips & Cohen Assoc. Ltd, 1004 Justison St, Wilmington, DE 19801-5148
516776303	U.S. Department Of Education/GL, 2401 International Ln, Madison, WI 53704-3121
516894264	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2020 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 27 2020 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: HNDA.COM	Oct 28 2020 00:08:00	American Honda Finance Corporation, 3625 W. Royal Lane Suite 200, Irving, TX 75063, UNITED STATES
516828717	EDI: HNDA.COM	Oct 28 2020 00:08:00	American Honda Finance Corporation, P.O. Box 168088, Irving, TX 75016-8088
516776292	EDI: TSYS2.COM	Oct 28 2020 00:08:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517068022	+ Email/Text: bknotices@snc.com	Oct 27 2020 20:54:00	Bradshaw Properties LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Bradshaw Properties LLC, c/o SN Servicing Corp. 95501-0305
517068021	+ Email/Text: bknotices@snc.com	Oct 27 2020 20:54:00	Bradshaw Properties LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
516864219	EDI: CAPITALONE.COM	Oct 28 2020 00:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516776296	EDI: CAPITALONE.COM	Oct 28 2020 00:08:00	Capital One Bank (USA), N.A., PO Box 30281, Salt Lake City, UT 84130-0281
516776297	EDI: CAPITALONE.COM	Oct 28 2020 00:08:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

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516791264	+ EDI: IRS.COM	Oct 28 2020 00:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516923997	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2020 23:01:26	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516923908	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2020 23:03:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517030370	+ EDI: MID8.COM	Oct 28 2020 00:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516776300	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2020 23:03:05	Merrick Bank, PO Box 1500, Draper, UT 84020-1500
517065131	EDI: PRA.COM	Oct 28 2020 00:08:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516902379	EDI: Q3G.COM	Oct 28 2020 00:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516778462	+ EDI: RMSC.COM	Oct 28 2020 00:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517959551	+ Email/Text: bknotices@sns.com	Oct 27 2020 20:54:00	U.S. Bank Trust N.A. as Trustee, of Bungalow Series III, c/o SN Servicing Corp., 323 5th St, Eureka, CA 95501-0305
517959552	+ Email/Text: bknotices@sns.com	Oct 27 2020 20:54:00	U.S. Bank Trust N.A. as Trustee, of Bungalow Series III, c/o SN Servicing Corp., 323 5th St, Eureka, CA, 95501, U.S. Bank Trust N.A. as Trustee 95501-0305
518143368	+ Email/Text: bknotices@sns.com	Oct 27 2020 20:54:00	U.S. Bank Trust National Association, as Trustee of Lodge Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association 95501-0305
518143367	+ Email/Text: bknotices@sns.com	Oct 27 2020 20:54:00	U.S. Bank Trust National Association, as Trustee of Lodge Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516776291	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corp, 201 Little Falls Dr, Wilmington, DE 19808-1674
516776298	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bradshaw Properties LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Lodge Series III Trust bankruptcy@friedmanvartolo.com
Thomas M. Monahan	on behalf of Debtor Penni L. Eason simonmonahan216@gmail.com tommon1@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7